

Amendments to the Specification:

Please make the following amendments to the specification. Material to be inserted in replacement paragraphs or sections is in **bold and underline**, and material to be deleted is in ~~strikeout~~ or (if the deletion is of five or fewer consecutive characters or would be difficult to see) in double brackets [[]].

Please *replace* the paragraph beginning on page 15, line 8, with the following rewritten paragraph:

Fig. [[12C]] **13** shows a recharge menu, which may be the dedicated recharge menu 25 or multifunction recharge menu 27 as discussed above. The recharge menu typically includes a recharge by web option 19c, 19g configured to connect the wireless telephone device 18 to recharge website 36a, and/or a recharge by telephone option 19d, 19f configured to initiate a telephone call to IVR system 40 or CSR 38.

Please *add* the following new paragraphs, beginning on page 18, line 10:

For example, such fraud detection measures may be applied in association with a payment account that a user may desire to use to pay for a recharge option. An exemplary method of fraud detection may thus include receiving a payment account designator, such as a credit card number, from the user. Optionally, as mentioned above, such information may be stored in a user profile on record with the recharge service. The fraud detection method may further include assessing a risk level of the transaction, by identifying any fraud indicators

associated with the payment account. Such fraud indicators may relate to past transactions, such as authorization failures, mismatches between information provided by the user and that provided by an authorization server, excessive order history, chargebacks, or may relate to the pending transaction, such as whether the call is placed from a high-risk area and/or an area other than that associated with the payment account, and so forth. Such fraud indicators may be detected by receiving information from the user, querying records stored in a database that contains customer and/or payment accounts records, requesting information from an authorization server and/or the issuer of the payment account, and so forth.

A risk level for the recharge option transaction may be determined, or assessed, by assigning each identified fraud indicator a value, such as according to a predetermined weighted system or other value assigning system. The exemplary method may continue by determining whether the assessed risk level meets or exceeds a predetermined threshold. If the assessed risk level does not meet or exceed a predetermined threshold, then the recharge option transaction may proceed to fulfillment after completing any necessary authorization steps (for example, verifying with an authorization server and/or an issuer that there are sufficient funds or credit associated with the payment account to authorize the transaction). If the assessed risk level meets or exceeds a predetermined threshold, the order may be reviewed by a fraud clerk or other customer service personnel, and fulfillment of the order may be deferred until (or unless) the order is verified by such personnel. Order verification may be obtained, for example, by contacting the issuer of the payment account and determining whether information given by the user matches that in the issuer's records. The user then may be contacted, either to verify the order, if there is a match, or to collect further information, if there is a mismatch. The method may include repeated checking of information given by the user, until a fraud clerk determines

whether or not the order should be verified. If the order is verified, the method may conclude by fulfilling the order, such as by completing the recharge transaction. If an order is not verified, the method may include canceling the order.

Please *replace* the paragraph beginning on page 18, line 10, with the following rewritten paragraph, to follow the two new paragraphs as added above:

[[If]] Thus, as mentioned in the exemplary fraud detection method described above, if there is a problem in fraud detection, the user ~~is typically~~ may be transferred to a customer service representative. In addition, at virtually any other time during the recharge process, the user may select a “call to service representative” option 33 from the recharge home page 36a’’ or recharge amount options page 36a’. This option will place a call via the PSTN from wireless handset 18 to customer service representative 38.

Please *replace* the paragraph beginning on page 19, line 12, with the following rewritten paragraph:

Turning now to Fig. [[4]] 20, a toll free access system is shown generally at 200. Toll free access system 200 typically includes a wireless handset 202, a toll free gateway 204, and a plurality of web sites 206. Typically, web sites 206 are merchant sites at which the user may purchase goods and/or services. Typically, toll free gateway 204 is located at a predetermined, provisioned telephone number that users of wireless handset 202 may access, free of charge. A web page is served from a server located at toll free gateway 204 to telephone 202, featuring a

list of remote web sites 206. Prior web enabled telephones have been configured to access the Internet on a metered basis. That is, typically the user has been charged for each minute of "connect time" during which wireless telephone 18 is connected to the Internet via wireless network 30. In contrast, gateway 204 is configured for toll free access. The user does not incur any long distance or per minute wireless access charges to call the gateway 204. Thus, the user may access the gateway, and the various web sites 206 linked thereto, without incurring any wireless access or long distance charges. Thus, even when user's prepaid calling account has a zero balance, the user is able to call gateway 204 and shop at merchant web sites 206. Typically, the user's telephone carrier has configured its telephone switches to detect when the user dials the predetermined telephone number of the gateway 204, and prevent connect time access charges from being applied to the call. The present system has the advantage that users are not charged for shopping at merchant sites 206. Thus, users may spend more time shopping at these sites free of charge, and make more purchases, thereby benefiting both the consumer and the merchant.